Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-22 (Cancelled)

23.(Currently Amended)A data processing system adapted to provide rebates for charges made to a credit card as payments for insurance policies, comprising:

a processor; and

a memory operably coupled to the processor and having program instructions stored therein, the processor being operable to execute the program instructions, the program instructions including:

generating a link between a credit card account and an insurance account associated with the insurance policy;

calculating a rebate amount based on a purchase amount charged to a credit card account using the credit card;

identifying the insurance account linked to the credit card account;

crediting the rebate to the identified [[an]] insurance account linked to the credit card account[[.]] ;and

applying the credited rebate amount to an amount due on the insurance account..

24. (Original) The data processing system of claim 23, further comprising an account management Web site operably coupled to the credit card account and the insurance account.

25. (Previously Presented) The data processing system of claim 23, the program instructions further including calculating the rebate amount as a fixed percentage of the purchase amount charged to the credit card account.

26. (Previously Presented) The data processing system of claim 23, the program instructions further including calculating the rebate amount as a variable percentage of the purchase amount charged to the credit card account.

27. (Previously Presented) The data processing system of claim 26, the program instructions further including determining the variable percentage from the purchase amount charged to the credit card account.

28. (Original) The data processing system of claim 26, the program instructions further including determining the variable percentage from a balance amount of the credit card account.

29. (Original) The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay an insurance policy's premiums.

30. (Original) The data processing system of claim 29, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance,

disability insurance, life insurance, and long term care insurance.

31.   (Original)The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay for an upgraded insurance policy.

32.   (Original) The data processing system of claim 23, the program instructions further including making payments from the insurance account to make co-payments for services provided under an insurance policy.

33-44 (Cancelled)